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COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/034,427	12/27/2001	Joseph C. Kawan	CITI0241

CONFIRMATION NO. 1686

FORMALITIES LETTER



OC000000007392765

George T. Marcou
Kilpatrick Stockton, LLP
Ste. 900
607 14th Street, NW
Washington, DC 20005

Date Mailed: 01/30/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The signature of the following inventor(s) is missing from the oath or declaration:
Lucien Dancanet
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

JKawan
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Joseph C. KAWAN, et al.

Group Art Unit: 2161

Serial No.: 10/034,427

Examiner: To Be Assigned

Filed: December 27, 2001

For: **METHOD AND SYSTEM FOR FACILITATING SECURE CUSTOMER FINANCIAL TRANSACTIONS OVER AN OPEN NETWORK**

TRANSMITTAL OF MISSING PARTS OF NONPROVISIONAL APPLICATION

Commissioner of Patents
Box: MISSING PARTS
Washington, D.C. 20231

Sir:

Responsive to the Notice to File Missing Parts of NonProvisional Application -- Filing Date Granted mailed January 30, 2002, the following items are submitted herewith to complete the formal filing requirements for the above-identified application:

- (1) Declaration/Power of Attorney (1) for this patent application executed by the inventor, Lucien Dancanet;
- (2) Petition for Two-Month Extension to File;
- (3) Checks for the following:
 - \$130.00 for surcharge fee pursuant to 37 CFR § 1.16(e);
 - \$400.00 for two-month extension fee pursuant to 37 CFR § 1.17(a)(2);

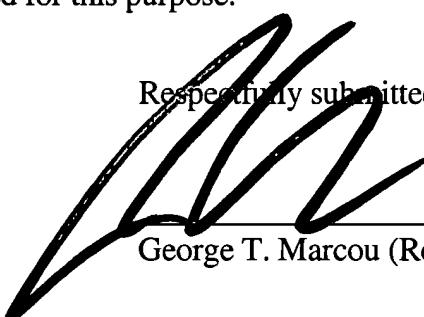
and

(4) A copy of the Notice to File Missing Parts of Application - Filing Date Granted mailed on January 30, 2002.

If any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458. A copy of this correspondence is provided for this purpose.

Date: 5/29/02
KILPATRICK STOCKTON LLP
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Respectfully submitted,


George T. Marcou (Reg. No. 33,014)

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